

MIKE KREIDLER
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON

OFFICE OF
INSURANCE COMMISSIONER

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In the Matter of

MONUMENTAL GENERAL
CASUALTY COMPANY,

An Authorized Insurer

ORDER NO. D06-199

CONSENT ORDER LEVYING A
FINE**FINDINGS OF FACT**

1. Monumental General Casualty Company ("Monumental") is authorized to conduct insurance business in the State of Washington.
2. Monumental had individual travel insurance policy forms and rates on file with and approved by the Office of the Insurance Commissioner ("OIC") since September 2002. However, or about August 18, 2004, the OIC was notified that Monumental had, through two of its licensed agents, issued two travel insurance coverage documents to one Washington state resident on unapproved forms. The same day, the OIC wrote to Monumental requesting that they investigate and report back their findings to the OIC.
3. Based upon subsequent investigation, the issuance of these two policies appear to have been isolated occurrences. No consumer complaints to the OIC have been lodged against Monumental in regard to its travel policies.
4. Monumental ceased offering travel insurance in Washington, effective September 2004.

CONCLUSION OF LAW

By issuing two non-approved forms to provide travel insurance, Monumental, through two of its licensed agents, violated RCW 48.18.100(1), which requires that insurance policy forms must be filed with and approved by the Commissioner prior to their issuance, delivery, or use.

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CONSENT TO ORDER

1. Monumental consents to the foregoing Findings of Fact and Conclusions of Law as they pertain to these facts, consents to the entry of the Order and waives further administrative or judicial challenge to the OIC's actions related to the subject matter of the Order. The Insurance Commissioner consents to resolve this matter in consideration of the insurer's payment of a fine as set forth below.
2. Within thirty days of the entry of this Order, Monumental will pay to the Insurance Commissioner a fine in the amount of \$15,000 (fifteen thousand dollars).
3. Failure to pay the fine in full within thirty days of the entry of this order will constitute grounds for suspension or revocation of the certificate of authority held by Monumental in Washington State. It will also result in a civil action being brought by the Attorney General on behalf of the Insurance Commissioner, to recover the fine.

EXECUTED this 12th day of February, 2007.

MONUMENTAL GENERAL CASUALTY
COMPANY

By: Jerry Kutzler

Title: Counsel

ORDER OF THE INSURANCE COMMISSIONER

NOW, THEREFORE, pursuant to the foregoing Findings of Fact, Conclusions of Law, and Consent to Order, the Insurance Commissioner hereby orders as follows:

1. Monumental General Casualty Company is ordered to pay a fine in the amount of Fifteen Thousand Dollars (\$15,000).
2. Fifteen Thousand Dollars (\$15,000) must be paid in full within thirty days of the date of entry of this order. Failure to pay this fine and to adhere to the conditions shall constitute grounds for revocation of Monumental General Casualty Company's Certificate of Authority, and in the recovery of the fine through a civil action brought on behalf of the commissioner by the attorney general.

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ENTERED AT TUMWATER, WASHINGTON this 19th day of February
2007.

Mike Kreidler
Washington State Insurance Commissioner

By: Marcia G. Stickler
Marcia G. Stickler
Staff Attorney, Legal Affairs Division